

LEASEE (AND CO-LESSEE) NAME AND ADDRESS  
FULTON CHRYSLER/PLYMOUTH  
ROUTE 22, P.O. BOX 718  
SOMERVILLE, NJ 08826LEASEE (AND CO-LESSEE) NAME AND ADDRESS  
SUSAN C SACCIO  
DAVID SACCIO  
3 PULASKI RD  
WHITEHOUSE STATION, NJ 08889

Leasee and Co-lessee ("You" or "You") agree to lease the leased vehicle described below, including all equipment, parts and accessories from Lessor ("We", "Our" and "Ours") on the terms and conditions of the Motor Vehicle Lease Agreement ("Lease"). This Lease will be assigned to DCFB Trust or its successors and assigns ("Assignee", "We", "Us" and "Our"). The consumer lease disclosures contained in this Lease are also made on behalf of Assignee.

PRIMARY USE OF VEHICLE STATEMENT OF FEDERAL TAX EXEMPTION  
You agree to use the Vehicle primarily for personal, family or household purposes. However, if the following box is checked, You will use the Vehicle primarily for business or commercial purposes. You declare your federal tax status is:  exempt, or  non-exemptDESCRIPTION OF THE VEHICLE (BASED ON THE VEHICLE)  
YEAR MAKE MODEL VEHICLE IDENTIFICATION NUMBER NEW OR USED  
2004 JEEP C CHEROKEE 1J4GW48S24C351663 NEWNO. OF CYLINDERS Power Automatic Power Air  
6  Steering  Transmission  Brakes  Conditioning

(1) Amount Due at Lease Signing or Delivery (Remainder below)	(2) Monthly Payments Your first monthly payment of \$ 399.60 is due on 04/12/2004 followed by 38 payments of \$ 399.60 due on the 12th of each month. The total of your monthly payments is \$ 15,588.40	(3) Other Charges (not part of your monthly payment) Vehicle Turn-In Fee (if you do not purchase the vehicle) \$ 300.00	(4) Total of Payments (The amount you will have paid by the end of the lease) \$ 20,980.36
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5 Itemization of Amount Due at Lease Signing or Delivery

Amount Due at Lease Signing or Delivery:	
Capitalized Cost Reduction	\$ 4,833.96
First Monthly Payment	\$ 399.60
Refundable Security Deposit	\$ N/A
License fees	\$ 272.00
Title fees	\$ N/A
Registration fees	\$ N/A
	\$ N/A
Total	\$ 5,505.56
	Total \$ 5,505.56

6 Your Monthly Payment is Determined as Shown Below:

Gross Capitalized Cost, the agreed upon value of the Vehicle (\$ 28,358.00) and any items you pay over the Lease Term (such as service contracts, insurance, and any outstanding prior credit or lease balance) \$ 22,009.91

N You want an itemization of this amount, please check this box. 

Capitalized Cost Reduction: The amount of any Net Trade-In Allowance, Rebate, Noncash Credit, or Cash You pay that reduces the Gross Capitalized Cost. \$ 4,833.96

Adjusted Capitalized Cost: The amount used in calculating your Base Monthly Payment. \$ 27,175.95

Residual Value: The value of the Vehicle at the end of the Lease used in calculating your Base Monthly Payment. \$ 12,907.90

Depreciation and any Amortized Amounts: The amount charged for the vehicle's decline in value through normal use and for other items paid over the Lease Term. \$ 14,368.05

Rent Charge: The amount charged in addition to the Depreciation and any Amortized Amounts. \$ 1,216.35

Total of Base Monthly Payments: The total of Depreciation and any Amortized Amounts plus the Rent Charge. \$ 15,584.40

Lease Payments: The number of payments in your Lease. + 39

Base Monthly Payment: \$ 399.60

Monthly Sales/Use Tax: \$ N/A

Other: \$ N/A

Total Monthly Payment ("Monthly Payment") \$ 399.60

7 Early Termination: You may have to pay a substantial charge if you end this Lease early. The charge may be up to several thousand dollars. The actual charge will depend on when the Lease is terminated. The earlier you end the Lease, the greater this charge is likely to be.

8 Excessive Wear and Use: You may be charged for excessive wear based on our standards for determining excess wear and use and for mileage in excess of 48,500 miles during the Lease at the rate of \$ .15 per mile. At the end of the Lease Term, you will receive a refund of \$ 0 per mile for unused purchased miles between N/A miles and N/A miles over the term of this Lease, less any amounts you owe under the Lease. You will not receive a refund if the Vehicle is destroyed or stolen, you are in Default, you end this Lease early or you purchase the Vehicle.

9 Purchase Option at End of Lease Term: You have an option to purchase the Vehicle "AS-IS" at the end of the Lease Term for \$ 12,907.90, plus any taxes or fees required by law, plus a processing fee of \$ 150.00

10 Other Important Terms: See the Lease documents for additional information on early termination, purchase options and maintenance responsibilities, warranties, late and default charges and insurance and any security interest, if applicable.

11 Estimated Official Fees and Taxes: The total estimated amount you will pay for official fees, license, title and registration fees, and taxes over the term of your Lease, whether included with your monthly payment or assessed otherwise is \$ 1,424.91. This amount is an estimate and may change.

12 Optional Insurance and Other Products: You are not required to buy any of the optional insurance or other products listed below to enter into this Lease, and they are not a factor in our credit decision. These insurance and other products will not be provided unless you are accepted by the Provider. By initials below, you agree that you have received a notice of the terms and cost of the insurance or product, and you want to obtain the insurance or product for the premium or charge shown. A portion of the premium or charge shown may be retained by the Lessor (Dealer).

13 Credit Life Provider  Credit Disability Provider 

Initial Coverage \$ N/A Premium \$ N/A Maximum Mo. Benefit \$ N/A Premium \$ N/A

Leasee/Co-Leasee Initials \_\_\_\_\_

14 Warranties: The vehicle is covered by the standard manufacturer's new vehicle warranty and any other express warranty included in the Gross Capitalized Cost above. We assign to you all rights we have under any of these warranties. You acknowledge that you have received a copy of the indicated warranties.

15 We lease the Vehicle to You "AS-IS," EXCEPT AS EXPRESSLY PROVIDED UNDER THIS LEASE AND UNLESS PROHIBITED BY LAW, WE MAKE NO WARRANTIES OR REPRESENTATIONS, EITHER EXPRESS OR IMPLIED AS TO THE VEHICLE OR ANY PART OR ACCESSORY THEREOF. WE MAKE NO WARRANTY OF MERCHANTABILITY OR FITNESS OF THE VEHICLE FOR ANY PARTICULAR PURPOSE OR ANY OTHER REPRESENTATION OR WARRANTY WHATSOEVER.

16 Additional Disclosures Required by New Jersey Law: Other Lease Information. MANUFACTURER'S SUGGESTED RETAIL PRICE (MSRP) \$ 30,495.00. Total Cost of Lease: The total cost of this Lease, if you do not default and you exercise the purchase option at the end of the Lease Term, is \$ 13,498.25. This disclosure is required by New Jersey law. This amount is figured by adding the amount due at Lease Signing or Delivery (minus the first monthly payment and the refundable security deposit, see #5 above), the total of monthly payments (see #2 above) and the amounts imposed on you at the end of the Lease Term. Because this disclosure is based on certain assumptions and does not include all costs (such as insurance), your actual total cost of this Lease may differ.

17 Prior Use of Vehicle:  Demonstrator  Daily Rental  Personal, Family or Household  Unknown  Not Applicable

## VEHICLE INSURANCE INFORMATION

INSURANCE AGENT/COMPANY NAME AND ADDRESS	PHONE NUMBER (908) 234-1200	POLICY HOLDER NAME AND ADDRESS IF OTHER THAN LESSEE
HURLEY AGENCY PARKWAY INS CO PO BOX 7 FAR HILLS, NJ 07931		

POLICY NUMBER PPA2305719 EFFECTIVE DATE 04/12/2004 EXPIRATION DATE 04/12/2004

18 SEE BACK OF THIS LEASE FOR ADDITIONAL TERMS AND CONDITIONS, INCLUDING ARBITRATION DISCLOSURES.

NOTICE TO THE LESSEE: (1) CAUTION - DO NOT SIGN THIS LEASE BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES TO BE FILLED IN.

(2) YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THIS LEASE. You acknowledge receipt of a completed copy of this Lease.

19 Lessee Initials *Sped Sled* DATE 04/12/2004 DOLCESSA'S SIGNATURE *Sped Sled* DATE 04/12/2004

NOTICE: THE LESSEE AND THE LESSOR SHALL BE ENTITLED TO REVIEW THE CONTRACT FOR ONE BUSINESS DAY BEFORE SIGNING THE CONTRACT.

The authorized signature of the Lessor below has the effect of (1) accepting the terms and conditions of this Lease, (2) acknowledging verification of the Lessee's vehicle insurance information above; and (3) assigning to DCFB Trust EX-11-CHRYSLER SERVICES NORTH AMERICA 10955-2104 (446) 682-2700 or its successors and assigns all right, title and interest in, and to the Vehicle and this Lease. This Lease will be serviced by DaimlerChrysler Services North America LLC ("Chrysler Financial") and you agree to make your payments to Chrysler Financial.

20 LESSOR DATE BY *Sped Sled* 04/12/2004

21 FULLERTON CHRYSLER/PLYMOUTH 04/12/2004

22 PRIVACY POLICY OF DAIMLERCHRYSLER SERVICES NORTH AMERICA/CHRYSLER FINANCIAL/DCFBS TRUST ("We", "us", and "our")

Categories of Information We Collect: We may collect nonpublic personal information about You from the following sources:

Information we receive from You on applications and other forms;

Information about Your transactions with us, our affiliates, or others; and

Information we receive from consumer reporting agencies and other outside sources.

Categories of Information We Disclose: We may disclose all of the information that we collect, as described above.

Categories of Affiliates and Third Parties to Whom We Disclose Information About Current and Former Customers: We may disclose all of the information that we collect, which relates to our current and former customers, to among our affiliated companies (Companies which are affiliated with us, include any company that controls us, any company we control, or any company under common control with us in other words, it is any company that is in our family of companies).

We may disclose all of the information that we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

We may also disclose all of the information that we collect, as described above, with other nonaffiliated third parties as permitted by law.

Opting Out of Disclosures: Because we only disclose information to nonaffiliated third parties as permitted by law or through a joint marketing agreement, opt outs of such disclosures are not required.

Practices and Procedures to Protect the Confidentiality and Security of Nonpublic Personal Information: We restrict access to nonpublic personal information about You to those employees, outside contractors, and businesses which partly market our products and services, who need or may need to know that information to provide products and services to You. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your nonpublic personal information.

Privacy Policy Changes and Future Disclosures: We may from time to time change our Privacy Policy. Therefore, we reserve the right to disclose any and all information to our affiliates and other nonaffiliated third parties as permitted by law.



# CERTIFICATE OF TITLE

**HOLD TO LIGHT TO VIEW WATERMARK**

TYPE OF TITLE	DUP. NO.	OWNER	COLOR/MTG/HP	DEALER ID	AKLES/PROP
1J4GW48524	C3516	63	2004 JEEP GRA	7000814574	FUEL

STANDARD	ISSUE DATE	8/8/1988
FEES	VM-REPLACEMENT	8
	BOOK	BK
	AMOUNT	17242N
	EXPIRE	2
	STATUS	0

DCFS TRUST  
400 HORSHAM RD  
HORSHAM PA 19044  
23333 33001 33333  
LAW  
LAW  
ACTUAL MILEAGE  
NOT THE ACTUAL MILEAGE  
MILEAGE EXCEEDS THE

1. CHIEF ADMINISTRATOR OF THE MOTOR VEHICLE COMMISSION OF THE STATE OF NEW JERSEY DO HEREBY CERTIFY THAT EVIDENCE OF PURCHASE OR OWNERSHIP IN COMPLIANCE WITH THE LAWS OF THE STATE OF NEW JERSEY OF THE DESCRIBED ARTICLE HAS BEEN RECORDED AND FILED WITH ME, AND DO HEREBY ISSUE THIS CERTIFICATE OF OWNERSHIP SUBJECT TO SECURITY AGREEMENT OR LIEN, IF ANY AS STATED.

State of New Jersey  
MOTOR VEHICLE COMMISSION

## MOTOR VEHICLE COMMISSION

UEN RELEASED E

SIGNATURE \_\_\_\_\_

SECOND  
RELEASE  
TITLE \_\_\_\_\_ DATE \_\_\_\_\_

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FIRST  
RELEASE

ISM/SS-1 (R6/03)

GD200410500000507

**ODOMETER DISCLOSURE STATEMENT AND STATEMENT OF SELLER**

**NOTE: FEDERAL LAW** requires that you state the mileage upon transfer of ownership. Failure to complete this disclosure or providing false information may result in fines and/or imprisonment.

I/We state that the odometer now reads \_\_\_\_\_ (do not show tenths of a mile) and to the best of my/our knowledge that reflects the actual mileage of the vehicle described on the reverse side of this Certificate of Ownership, unless one of the following statements is checked:

\_\_\_\_ (1) I/We hereby certify that to the best of my/our knowledge the odometer has exceeded its mechanical limits and the reading started again at zero.

\_\_\_\_ (2) WARNING - ODOMETER DISCREPANCY - I/We hereby certify that the odometer reading is NOT the actual mileage, and should not be relied upon for accuracy.

**NOTE:** New Jersey statute provides that anyone who knowingly or willfully misrepresents the description of a vehicle or makes a false statement in any title papers; forges, changes or counterfeits a part of title papers; or uses title papers on or for the wrong motor vehicle is guilty of a misdemeanor.

I/We hereby assign and Warrant Certificate of Ownership of the vehicle described on the front of this Certificate of Ownership subject to the following lien(s) or encumbrance(s), if any, and none other. I/We further certify the accuracy of the sale price and mileage as specified below.

**Buyer's Name** (Print) \_\_\_\_\_  
Buyer's Address \_\_\_\_\_

**Co-Buyer's Name** (Print) \_\_\_\_\_  
Co-Buyer's Address \_\_\_\_\_

**Lienholder's Name** (Print) \_\_\_\_\_  
Lienholder's Address \_\_\_\_\_

**Seller's Name** (Print) \_\_\_\_\_  
Seller's Address \_\_\_\_\_

Date of Sale \_\_\_\_\_  
Sale Price \$ \_\_\_\_\_  
Sales Tax Paid \$ \_\_\_\_\_

**SELLER SIGN HERE**

Seller's Name (Hand Print) \_\_\_\_\_  
Seller's Signature X \_\_\_\_\_  
Seller's Signature X \_\_\_\_\_

**STATEMENT OF BUYER**

I/We, the undersigned, hereby certify that the motor vehicle described on the reverse side of this Certificate of Ownership was purchased by me/us and I/We have compared the vehicle identification number shown on this certificate with that of the motor vehicle purchased and found that they agree in every particular.

NOTE: R.S.39:10-11 requires that this certificate after assignment be presented to the MOTOR VEHICLE COMMISSION within ten days. Failure to do so will result in a penalty of \$25 which will be in addition to the filing fee for a new Certificate of Ownership.

**BUYER SIGN HERE**

Buyer's Name (Hand Print) \_\_\_\_\_  
Buyer's Signature X \_\_\_\_\_  
Buyer's Name (Hand Print) \_\_\_\_\_  
Buyer's Signature X \_\_\_\_\_

ALTERATIONS OR ERASURES WILL VOID THIS CERTIFICATE